

## WHAT IS CLAIMED:

1. A method comprising:

initializing an online account at a clearinghouse server computer over a network;

setting access restrictions to network sites for the online account;

requesting access to a site through the clearinghouse server computer;

performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and

controlling access to the requested site by the clearinghouse server computer.

2. The method of claim 1, wherein the initializing and the access restriction setting include issuing a prepaid card associated with the online account, the online account having a predetermined initial value, the online account having predetermined access restrictions associated therewith.

3. The method of claim 1, wherein:

the initializing includes issuing a prepaid card associated with the online account, the online account having an initial value; and

the access restriction setting includes associating the access restrictions with the online account after the prepaid card is issued.

4. The method of claim 1, further comprising issuing a prepaid card after initializing the online account, the prepaid card having a password sent by mail and an account number printed thereon.

5. The method of claim 1, further comprising setting an account balance for the online account at the clearinghouse server computer.

6. The method of claim 5, further comprising setting the account balance by using one of a credit card and an electronic funds transfer from a bank account.

7. The method of claim 6, further comprising linking at least one of the credit card and the bank account to the online account.

8. The method of claim 5, further comprising tracking the account balance.

9. The method of claim 1, further comprising performing one of approving and disapproving access to the requested site by using at least one filter in the clearinghouse server computer that compares the requested site to the access restrictions set for the online account.

10. The method of claim 1, further comprising setting the access restrictions by using at least one of a theme list, a theme list CD, a customized site list, and at least one access code.

11. The method of claim 10, further comprising programming at least one of an approved site list, the theme list, and the access code into the customized site list.

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12. The method of claim 10, further comprising programming an approved site list into the theme list CD.

13. The method of claim 12, further comprising directing network sites to request payment from the online account by the theme list CD when access to the network sites is approved.

14. The method of claim 10, further comprising programming the at least one access code with a corresponding metatag that attracts customers to network sites.

15. The method of claim 10, further comprising storing the at least one of a theme list, theme list CD, customized site list, and at least one access code in the clearinghouse server computer.

16. The method of claim 1, further comprising maintaining a confidentiality of a requestor when access to the requested site is approved.

17. The method of claim 1, further comprising purchasing items at the requested site when access to the requested site is approved.

18. A method comprising:  
initializing an online account at a clearinghouse server computer over a network;  
setting an account balance for the online account at the clearinghouse server computer;

setting access restrictions to network sites for the online account, the access restrictions being defined by at least one of a theme list, a theme list CD, a customized site list, and an access code;

requesting access to a site through the clearinghouse server computer;

performing one of approving and disapproving access to the requested site by the clearinghouse server computer by using at least one filter; and

controlling access to the site by the clearinghouse server computer.

19. The method of claim 18, wherein the initializing, the account balance settling and the access restriction setting include issuing a prepaid card associated with the online account, the online account having a predetermined initial value, the online account having predetermined access restrictions associated therewith.

20. The method of claim 18, wherein:

the initializing and the account balance setting include issuing a prepaid card associated with the online account, the online account having an initial value; and

the access restriction setting includes associating the access restrictions with the online account after the prepaid card is issued.

21. The method of claim 18, further comprising issuing a prepaid card after initializing the online account, the prepaid card having a password sent by mail and an account number printed thereon.

22. The method of claim 18, further comprising setting the account balance by using one of a credit card and an electronic funds transfer from a bank account.

23. The method of claim 22, further comprising linking at least one of the credit card and the bank account to the online account.

24. The method of claim 18, further comprising tracking the account balance.

25. The method of claim 18, further comprising the at least one filter in the clearinghouse server computer comparing the requested site to the access restrictions set for the online account when performing the one of approving and disapproving access to the requested site.

26. The method of claim 18, further comprising programming at least one of n approved site list, the theme list, and the access code into the customized site list.

27. The method of claim 18, further comprising programming an approved site list into the theme list CD.

28. The method of claim 27, further comprising directing network sites to request payment from the online account by the theme list CD when access to the network sites is approved.

29. The method of claim 18, further comprising programming the at least one access code with a corresponding metatag that attracts customers to network sites.

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30. The method of claim 18, further comprising storing the at least one of a theme list, theme list CD, customized site list, and access code in the clearinghouse server computer.

31. The method of claim 18, further comprising maintaining a confidentiality of a requestor when requesting access to the site and when access to the requested site is approved.

32. The method of claim 18, further comprising purchasing items at the requested site when access is approved.

33. A method comprising:

initializing an online account at a clearinghouse server computer over a network;

setting an account balance for the online account at the clearinghouse server computer;

setting access restrictions to network sites for the online account, the access restrictions being defined by a theme list CD;

requesting access directly to a site using the theme list CD;

performing one of approving and disapproving access to the requested site by using the access restrictions in the theme list CD; and

controlling access to the site by the theme list CD.

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34. The method of claim 33, further comprising setting the account balance by using one of a credit card and an electronic funds transfer from a bank account.

35. The method of claim 34, further comprising linking at least one of the credit card and the bank account to the online account.

36. The method of claim 33, further comprising tracking the account balance.

37. The method of claim 33, wherein the access restrictions are a preprogrammed list of approved sites programmed into the theme list CD that are compared to the requested site when performing the one of approving and disapproving access to the requested site.

38. The method of claim 33, further comprising directing the requested site to request payment from the online account when purchasing items at the requested site and when access to the requested site is approved.

39. A system comprising:

a network;

one of a plurality of client computers connected to the network;

a clearinghouse server computer connected to the one of a plurality of client computers through the network, the clearinghouse server computer initializing and accessing an online account in the clearinghouse server computer, the online account having an account balance set by the clearinghouse server computer; and

one of a plurality of network server computers connected to the clearinghouse server computer through the network, the one of a plurality of network server computers having at least one network site,

wherein the clearinghouse server computer sets access restrictions to the network sites for the online account,

wherein the one of a plurality of client computers requests access to a site through the clearinghouse server computer, and

wherein the clearinghouse server computer performs one of approving and disapproving access to the requested site and controls access to the requested site.

40. The system of claim 39 further comprising a prepaid card, the prepaid card being associated with the online account, the prepaid card and the online account having an initial predetermined value and the access restrictions associated therewith.

41. The system of claim 39 further comprising a prepaid card, the prepaid card being associated with the online account, the predetermined card and the online account having an initial predetermined value, the clearinghouse server setting the access restrictions after the prepaid card is issued.

42. The system of claim 39, further comprising a prepaid card that is issued after the online account is initialized, the prepaid card having a password sent by mail and an account number printed thereon.

43. The system of claim 39, wherein the account balance is set by using one of a credit card and an electronic funds transfer from a bank account.

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44. The system of claim 39, wherein the clearinghouse server computer links at least one of the credit card and the bank account to the online account and tracks the account balance of the online account.

45. The system of claim 39, further comprising at least one of a theme list, a theme list CD, a customized site list, and at least one access code that defines the access restrictions.

46. The system of claim 45, wherein the customized site list comprises at least one of an approved site list, the theme list, and the access code.

47. The system of claim 45, wherein the theme list CD comprises a preprogrammed list of approved sites.

48. The system of claim 47, wherein the theme list CD directs network sites to request payment from the clearinghouse server computer when access to the network sites is approved.

49. The system of claim 45, wherein the at least one access code is programmed with a corresponding metatag that attracts customers to network sites.

50. The system of claim 45, wherein the clearinghouse server computer stores in its memory the at least one of a theme list, the customized list, and the at least one access code.

51. The system of claim 39, further comprising a confidentiality of a requestor that is maintained when access to the requested site is approved.

52. The system of claim 39, wherein the clearinghouse server computer comprises at least one filter that is used to perform the one of approving and disapproving access to the requested site by comparing the requested site to the access restrictions set for the online account.

53. The system of claim 39, wherein the clearinghouse server computer controls access to the requested site when purchasing items at the requested site and when access to the requested site is approved.

54. A system comprising:

a network;

one of a plurality of client computers connected to the network;

a clearinghouse server computer connected to the one of a plurality of client computers through the network, the clearinghouse server computer initializing and accessing an online account in the clearinghouse server computer, the online account having an account balance set by the clearinghouse server computer;

one of a plurality of network server computers connected to the clearinghouse server computer through the network, the one of a plurality of network server computers having network sites; and

at least one of a theme list, a theme list CD, a customized site list, and at least one access code stored in the clearinghouse server computer that defines access restrictions to the network sites for the online account,

wherein the one of a plurality of client computers requests access to a site at the one of a plurality of network server computers through the clearinghouse sever computer, and

wherein the clearinghouse server computer performs one of approving and disapproving access to the requested site and controls access to the requested site.

55. The system of claim 54 further comprising a prepaid card, the prepaid card being associated with the online account, the prepaid card and the online account having an initial predetermined value and the access restrictions associated therewith.

56. The system of claim 54 further comprising a prepaid card, the prepaid card being associated with the online account, the predetermined card and the online account having an initial predetermined value, the clearinghouse server setting the access restrictions after the prepaid card is issued.

57. The system of claim 56, further comprising a prepaid card that is issued after the online account is initialized, the prepaid card having a password sent by mail and an account number printed thereon.

58. The system of claim 56, wherein the account balance is set by using one of a credit card and an electronic funds transfer from a bank account.

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59. The system of claim 58, wherein the clearinghouse server computer links at least one of the credit card and the bank account to the online account and tracks the account balance of the online account.

60. The system of claim 56, wherein the customized site list comprises at least one of an approved site list, the theme list, and the access code.

61. The system of claim 56, wherein the theme list CD comprises a preprogrammed list of approved sites.

62. The system of claim 61, wherein the theme list CD directs network sites to request payment from the online account when access to the network sites is approved.

63. The system of claim 56, wherein the at least one access code is programmed with a corresponding metatag that attracts customers to network sites.

64. The system of claim 54, further comprising a confidentiality of a requestor that is maintained when access to a requested site is approved.

65. The system of claim 54, wherein the clearinghouse server computer comprises at least one filter that is used to perform the one of approving and disapproving access to the requested site by comparing the requested site to the access restrictions set for the online account.

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66. The system of claim 54, wherein the clearinghouse server computer controls access to the requested site when purchasing items at the requested site and when access to the requested site is approved.

67. A system comprising:

a network;

one of a plurality of client computers connected to the network;

a clearinghouse server computer connected to the one of a plurality of client computers through the network, the clearinghouse server computer initializing and accessing an online account in the clearinghouse server computer, the online account having an account balance set by the clearinghouse server computer;

one of a plurality of network server computers connected to the clearinghouse server computer through the network, the one of a plurality of network server computers having network sites; and

a theme list CD that defines access restrictions to the network sites for the online account,

wherein the one of a plurality of client computers, using the theme list CD, requests access directly to a site at the one of a plurality of network server computers,

wherein the theme list CD performs one of approving and disapproving access to the requested site by using the access restrictions in the theme list CD, and

wherein the theme list CD controls access to the requested site.

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68. The system of claim 67, wherein the account balance is set by using one of a credit card and an electronic funds transfer from a bank account.

69. The system of claim 68, wherein the clearinghouse server computer links at least one of the credit card and the bank account to the online account and tracks the account balance of the online account.

70. The system of claim 67, further comprising the access restrictions being a preprogrammed list of approved sites programmed into the theme list CD, the access restrictions being compared to the requested site when performing the one of approving and disapproving access to the requested site.

71. The system of claim 67, wherein the theme list CD controls access to the requested site by directing the requested site to request payment from the online account when access to the requested site is approved.